

PTO/SB/21 (modified)
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0001/PTO U.S. Separther of Commerce Rev. 10/95 Patent and Trademark Office			Application Number			09/428,284				8	ECEIVED
			Filing Date		Octobe	ctober 27, 1999		1	8 2000		
TRANSMITTAL FORM			First Named Inventor		Andrew	v D. Ho	olmes				
(to be used for all correspondence during pendency of filed application)			Group Art Unit Number			2787		Group			2700
			Examiner Name			Unknov	wn				#S
Total Number of Pages in This Submission 5*			Attorney Docket Number			3894		: -]	-		
ENCLOSURES (check all that apply)											
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Information Disc	losure Statement & PT	O-1449		İ	(Арреаг Notice,	bilei, Ne	ріу Біте	;i)			
✓ Copies of IDS Cited References				Certified Copy of Priority Document(s)							
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Signature:	187	you.									
Attorney/Reg. No.: Amir H. Raubvogel, Reg. No. 37						D	ated:	February 1	1, 20	00	, X
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Typed or Printed Name: Amir H. Raubvogel				Dated: February 11, 2000			00				
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IN THE UNITED STATES

PATENT AND TRADEMARK OFFICE

APPLICANS:

Andrew D. Holmes, Lee Horigan, Jeffrey A. Langston, -

David McMurtry, Sylvain Tremblay and Raymond P. Trounday —

SERIAL NO.: ~

09/428,284

FILING DATE: ~

October 27, 1999 —

TITLE: _

TRACKING MULTIPLE EXCHANGE RATES -

EXAMINER: -

Unknown —

GROUP ART UNIT:∽

2787 ~

ATTY. DKT. NO .:

3894 ___

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231, on the date shown below:

Dated: February 11, 2000

By: 272

Amir H. Raubvogel, Reg. No. 37,070

ASSISTANT COMMISSIONER FOR PATENTS WASHINGTON, DC. 20231

INFORMATION DISCLOSURE STATEMENT Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

	appli are h	cation Sereby re	erial No ference	es, under 35 U.S.C. § 120, on the earlier filing date of prior of the second of the se						
	37 C	FR § 1.9	8(d).	Group <u>2</u> 700						
The I	nforma	tion Dis	closure	Statement submitted herewith is being filed:						
		within three months of the filing date of the application, or date of entry								
		into the national stage of an international application, or before the mailir								
		date of	a first o	official action on the merits, whichever event last occurred;						
		after th	ree mo	nths of the filing date of this national application or the date						
				national stage in an international application, or after the						
		•		f the first official action on the merits, whichever event last						
		`	-	pefore the mailing date of the first to occur of either:						
		(1)	-	l action under 37 CFR §1.113; OR						
		(2)		ce of allowance under 37 CFR §1.311; AND						
				ed hereto is the fee of \$240, as set forth under 37 CFR						
				(p), for submission of this Information Disclosure Statement						
			under 37 CFR.§ 1.97(c); OR							
				cant certifies pursuant to 37 CFR § 1.97(e) that:						
				each item of information contained in this Information						
				Disclosure Statement was cited in a communication from a						
				foreign patent office in a counterpart foreign application not						
				more than three months prior to the filing of this Statement;						
				OR						
				no item of information contained in this Information						
				Disclosure Statement was cited in a communication from a						
				foreign patent office in a counterpart foreign application or,						
				to the knowledge of the person signing this certification						
				after making reasonable inquiry, was known to any						
				individual designated under 37 CFR § 1.56(c) more than						
				three months prior to the filing of this Statement.						
		OR								
		before	the pa	yment of the issue fee but after the mailing date of the first to						
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		ſIJ	a fina	l action under 37 CFR § 1.113: OR						

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•	[2]	a notice of a	llowance under 37 CFR § 1.311; AND
		in accordance	ee with the requirements of 37 CFR § 1.97(d):
		Applicant ce	ertifies pursuant to 37 CFR. § 1.97(e) that:
		☐ each	item of information contained in this Information
		Disc	losure Statement was cited in a communication from a
		forei	gn patent office in a counterpart foreign application not
		more OR	e than three months prior to the filing of this Statement;
		no ite	em of information contained in this Information
		Disc	losure Statement was cited in a communication from a
			gn patent office in a counterpart foreign application or,
			e knowledge of the person signing this certification
			making reasonable inquiry, was known to any
		indiv	vidual designated under 37 CFR § 1.56(c) more than
		three	months prior to the filing of this Statement; AND
		Applicant he	ereby respectfully petitions for the consideration of
		the accompa	nying Information Disclosure Statement under 37 CFR
		§ 1.97(d)(2);	; AND
		Applicant su 1.17(i).	abmits the petition fee of \$130 as set forth in 37 CFR §
☑ App	licant sub	mits that no f	ee is required for the consideration of the
accompanying Info	rmation I	Disclosure Sta	tement.
Consideration	on of the	listed referenc	es and favorable action are solicited.
			Respectfully submitted,
			Andrew D. Holmes, Lee Horigan, Jeffrey A.
			Langston, David McMurtry, Sylvain Tremblay and Raymond P. Trounday
			and Raymond F. Hounday
			_
Dated: February 1	11, 2000		By: Dan
	•		Amir H. Raubvogel, Reg. No. 37,070
			Fenwick & West LLP
			Two Palo Alto Square Palo Alto, CA 94306
			Tel.: (650) 858-7276
			Fax.: (650) 494-1417



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FORM PTQ-1449 ` (REV. 6-89)		MENT OF COMMERCE Patent and Trademark Office	1 0004	roup R	eriQQ.	128,284				
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				Andrew D. Holmes et al.						
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		ILC DATENT	DOCUMENTS	October 27, 1999 2787						
	<u> </u>	U.S. PATENT	DOCUMENTS		-					
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	OTHER DOCU	MENTS (Including	Author, Title, Date, Pertinent	Pages Ft	G.)					
<u> </u>			, Microsoft Money 99, Micr			***				
"Quicken, Getting More from Your Money," Intuit Canada Limited, Q97WB3011MLC, pp. 1-106,										
	© 1997.									
	"Strategies for Success, Eleven Ways to Use Money Effectively," Microsoft Corporation, The									
	Canadian Money 99 Campanion, Document No. X03-72396, pp. 1-92, © 1991-1998.									
	"Strategies for Success, 10 Ways to Use Money Effectively, Microsoft Corporation, The Canadian Money 2000 Companion, Document No. X04-88924, pp. 1-105, © 1999.									
EXAMINER	priority 2000 CON		DATE CONSIDERED	<u> </u>						
EXAMINER: Initial if refe	rences considered, whether or no	citation is in conformance w	rith MPEP § 609; Draw line through cit	ation if not in o	conformance a	nd not considered.				
Include conv of this form	with next communication to applic	ant.								

PTO-1449 REV: 12/96